

Information to identify the case:

Debtor 1 **Jonathan Eric Bradley**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court **Northern District of Illinois**
Case number: **17-01512**

Social Security number or ITIN **xxx-xx-4595**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan Eric Bradley

April 18, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jonathan Eric Bradley
Debtor

Case No. 17-01512-JSB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 35

Date Rcvd: Apr 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2017.

db #+Jonathan Eric Bradley, 7722 Westview Lane, Woodridge, IL 60517-3326
25262759 +Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
25262762 +Caine & Weiner, PO Box 5010, Woodland Hills, CA 91365-5010
25262764 +Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101-2003
25262771 +Citimortgage, Inc., Attn: Bankruptcy, PO Box 6423, Sioux Falls, SD 57117
25262776 +Enterprise Rent a Car, 3366 Cherry Avenue, Long Beach, CA 90807-4902
25262779 +Med Business Bureau, 1460 Renaissance Dr, Park Ridge, IL 60068-1349
25262780 +Medical Business Bureau, 1460 Renaissance Drive #400, Park Ridge, IL 60068-1349
25262781 +Pierce & Associates, 1 North Dearborn, Ste 1300, Chicago, IL 60602-4373
25343011 +Wells Fargo Bank, N.A., c/o MRLP, LLC, 1 N. Dearborn, Suite 1200, Chicago, IL 60602-4337
25262788 Wells Fargp Home Mortgage, 7255 Baymeadows Way, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BDRBROWN.COM Apr 19 2017 01:08:00 David R Brown, ESQ, Springer Brown, LLC,
 300 South County Farm Road, Suite I, Wheaton, IL 60187-2453
25262755 +EDI: AMEREXPR.COM Apr 19 2017 01:08:00 American Express, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
25262756 +EDI: HNDA.COM Apr 19 2017 01:08:00 American Honda Finan, PO Box 168088,
 Irving, TX 75016-8088
25262757 +EDI: HNDA.COM Apr 19 2017 01:08:00 American Honda Finan, 2170 Point Blvd Ste 100,
 Elgin, IL 60123-7875
25262758 +EDI: AMEREXPR.COM Apr 19 2017 01:08:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537
25262761 +EDI: BANKAMER.COM Apr 19 2017 01:09:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
25262760 +EDI: BANKAMER.COM Apr 19 2017 01:09:00 Bank Of America, Nc4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
25262763 +EDI: CAUT.COM Apr 19 2017 01:08:00 Chase Auto Finance, National Bankruptcy Department,
 201 N Central Avenue, Phoenix, AZ 85004-1071
25262765 +EDI: CHASE.COM Apr 19 2017 01:08:00 Chase Card, Attn: Correspondence, PO Box 15298,
 Wilmington, DE 19850-5298
25262767 +EDI: CHASE.COM Apr 19 2017 01:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
25262768 +EDI: CHASE.COM Apr 19 2017 01:08:00 Chase Card Services, Correspondence Department,
 PO Box 15278, Wilmington, DE 19850-5278
25262769 +EDI: CHASE.COM Apr 19 2017 01:08:00 Chase Card Services, Po Box 15298,
 Wilmington, DE 19850-5298
25262770 +EDI: CIAC.COM Apr 19 2017 01:08:00 Citimortgage Inc, Po Box 9438,
 Gaithersburg, MD 20898-9438
25262773 +EDI: CRFRSTNA.COM Apr 19 2017 01:08:00 Credit First/CFNA, 6275 Eastland Rd,
 Brookpark, OH 44142-1399
25262772 +EDI: CRFRSTNA.COM Apr 19 2017 01:08:00 Credit First/CFNA, Bk13 Credit Operations,
 PO Box 818011, Cleveland, OH 44181-8011
25262775 EDI: DISCOVER.COM Apr 19 2017 01:08:00 Discover Financial, Pob 15316,
 Wilmington, DE 19850
25262774 +EDI: DISCOVER.COM Apr 19 2017 01:08:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
25262778 EDI: IRS.COM Apr 19 2017 01:09:00 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 21126, Philadelphia, PA 19114-0326
25262777 E-mail/Text: rev.bankruptcy@illinois.gov Apr 19 2017 01:35:24
 Illinois Department of Revenue, Bankruptcy Section, PO Box 64338, Chicago, IL 60664-0338
25262782 EDI: PRA.COM Apr 19 2017 01:08:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
25262785 +EDI: RMSC.COM Apr 19 2017 01:09:00 Synchrony Bank/ JC Penneys, Po Box 965007,
 Orlando, FL 32896-5007
25262784 +EDI: RMSC.COM Apr 19 2017 01:09:00 Synchrony Bank/ JC Penneys, PO Box 965064,
 Orlando, FL 32896-5064
25262786 EDI: USBANKARS.COM Apr 19 2017 01:08:00 US Bank, N.A., Bankruptcy/Recovery Department,
 P.O. Box 5229, Cincinnati, OH 45201
25262787 +EDI: WFFC.COM Apr 19 2017 01:08:00 Wells Fargo Home Mortgage,
 Written Correspondence Resolutions, PO Box 10335, Des Moines, IA 50306-0335
 TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

25262766* +Chase Card, Attn: Correspondence, PO Box 15298, Wilmington, DE 19850-5298
25262783 ##+Portfolio Recovery, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0752-1

User: admin
Form ID: 318

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2017 at the address(es) listed below:

Dana N O'Brien on behalf of Creditor WELLS FARGO BANK, N.A. dana.obrien@mccalla.com, NDistrict@mccalla.com;veronica.frausto@mccalla.com
David R Brown, ESQ dbrown@springerbrown.com, dbrown@ecf.epiqsystems.com;IL84@ecfcbis.com;iprice@springerbrown.com
James J Haller on behalf of Debtor 1 Jonathan Eric Bradley jhaller@sulaimanlaw.com, courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;sulaiman.igotnotices@mail.com;bkecf_sulaiman@bkexpress.info
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Toni Townsend on behalf of Creditor WELLS FARGO BANK, N.A. toni.townsend@mccalla.com, northerndistrict@mccalla.com

TOTAL: 5